

Coping with job loss: When friends or family members lose their job

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Today's objectives

Welcome to today's webinar. It's going to be, hopefully, enlightening you. About how to help yourself, and your family member or your friend or whoever may have lost a job during this very difficult time. And to help deal with all the feelings that come with job loss. And to also teach some dos and don'ts. And discover some actual action steps that you can take and that perhaps the person who has lost their job can also take.

Job loss today

So job loss today is, you can kind of see the cause and effect. COVID-19 has led to social distancing and shutdown of non-essential businesses. Then what happens is the businesses have to close or cut way, way back, and lose income or perhaps they have to shut down all the way. And as a result there are layoffs, furloughs, and job losses. And all of this, it's about social distancing, long-term shutdown of non-essential businesses. And just how long business can stay alive and can keep paying their people, when they don't really have a substantial income, or perhaps any income.

Today's economic climate: Chilly!

So I guess it would be fair to say that today's economic climate is really chilly. And COVID-19 has touched every part of the economy, from money and credit and housing and investments, and perhaps your retirement if you were saving for retirement or college for your kids. Your employment, your, perhaps, bankruptcies or downsizing. It has truly touched every aspect of our economy.

How severe is the impact of job loss?

How severe is it for someone to lose a job? Well for one thing, it's important to know that it's unique to every person. But, in general, a layoff can be a surprise, or you may see it coming during times like this, and, people can react to it as intensely as they react to a death, because it's a big loss. There are also people who can see the job loss experience as just a temporary setback, or even an

opportunity, maybe people weren't happy doing what they were doing, and although this is a very big challenge, and taking a big step, because the job may have been putting food on the table anyway, perhaps they see it as an opportunity, that would be a very optimistic way to look at it, and probably unusual.

Feelings about job loss

How does someone feel about losing a job? Well some of the common feelings include fear, shock, anger, sadness as in bereavement, like I said, like you're mourning a death. Perhaps some confusion or shame, as if it's your fault, which we all know at this time, in life, it's not. Embarrassment, depression, and definitely loss of interest in maybe having sexual intimacy or just having fun. And in the extreme, someone who loses their job, could feel hopelessness or despair or even suicidal ideation, so, it can be very very tough.

How to deal with your feelings.

You need to find a way to accept your feelings, if you lost your job. To not personalize it, because it's not about you. Chances are very, very high it has nothing to do with your performance and has everything to do with the economy. Talk to people about your feelings. Learn some ways to relax, whether it be meditation, or deep breathing, or using an app where there are some calming suggestions. Or taking walks, whatever you need to do to relax, because stress can be very very harmful for you. You can seek support from wherever you can get it, whether your spouse or partner are able to give it to you. Your family, your friends, other people who may be in your position.

And then I'd like you to consider messages that you might be giving yourself that aren't helpful, and what might these be, things like, "I'll never work again," "And this was all because I was crummy at what I was doing." All of these kinds of negative messages, they get you nowhere. And are very not helpful. So the messages you need to be giving to yourself are, "This is really bad, this is really upsetting, "but it's not my fault. "And as the pandemic begins to be under control, "and as the country safely begins to open, "I know that I will be able to find my way back." Maybe it'll be to a new job, but you'll find your way back.

Getting stuck

Now sometimes people really just get stuck. And they really can't move on. And that's when they are doing catastrophic thinking, and I referred to that in the last slide. Things like "Oh my God, this'll be the last job I'll ever be offered." Or "I'll never be any good for anybody again." Those kinds of

thoughts are unrealistic, in almost every case. And they do nothing to help you. They're just negative messages, and by the way, if you're getting any of these negative messages from other people, don't hang around them.

Another way to get stuck is, if you wait for something to happen instead of being proactive. And I know this sounds silly. But also too much action, running around and doing a million things but without a strategy, can also get you stuck. So if you start applying for every job under the sun, without a strategy as to how you're going to manage that, how you're going to manage the childcare during that. And so forth, that might not be so helpful either. And I would call that disorganization, and it's not unusual for job loss to cause disorganization and a sense of just confusion, feeling lost, and a lot of fear.

So these are all some feelings that you may have if you've lost a job. And that, I'm telling you that they, while they may be normal, a lot of them, some of them can keep you from moving on.

How can you help someone who's lost his or her job?

So, what if you're on the other side, what if you have your job and your spouse or your partner gets laid off? If you share a household and you share expenses, you may have a lot of the same feelings as the person who lost their job, but from the other perspective, like you might be really scared, "Oh my gosh, now it's all on me." And angry, like, "I wonder why he or she couldn't do more" to make themselves necessary."

Well as I've said before, with the businesses that are holding on by a thread or aren't holding on at all, that just hasn't been possible. You might be shocked, you might be sad again, as in losing someone, as in having someone die, and you may even feel survivor's guilt, which is, "Gee, I still have my job, I almost feel guilty." Or, relieved, that it isn't me that has lost the job." And what can you do to help someone, who has lost their job?

Here are some things that you can do. You can just be there and listen. There's going to be a lot of feelings that need to come out, a lot of anger, a lot of the feelings that we've talked about before, all that fear and confusion, it's important for you to be there, to validate, to say "Yes, I get it, I get how you could feel that way." To help promote self esteem by saying things like, "But you know it wasn't your job, "you know it's because of COVID-19." And that when this is over, "and when it starts to get better, "the likelihood is that you're going to find your way back."

So you're focusing on the positive, and also, encourage them to do things that keep them healthy. Mentally and physically, encourage exercise, encourage time, doing some fun things that they enjoy. Offer them help. Say, "Let's get the job search organized, "and I will take on some of it for you."

And finally you can suggest a support group or even a counselor, if the person is really having trouble managing their feelings.

Reactions that aren't constructive

Here are some reactions that aren't constructive, if you're not the person who lost your job. Stay away from blaming or being overly critical. Try not to make every conversation, every time you get together, try not to make it always about a job. Try not to watch too much news, on the economy, because most of it right now is kind of negative.

Don't let the person isolate themselves, or withdraw. Because you don't want them to get terribly depressed and you don't want to look away from actual signs of extreme depression, like a ton of smoking or drinking, or drug misuse. Or insomnia. Or being violent, or having mood swings, or even talking about how "Everything would be better if I weren't here," or anything else that would suggest to you that they're in real trouble. You don't want to encourage any of that, and you do want to act. You do want to call their doctor or anyone, you can call the suicide hotline, you can Google National Suicide Hotline if you think that's where the person's at, I hope that won't happen.

Action steps

But there are things that you can do. Let's talk about some action steps, some things you can do.

Check for benefits

First, if you're the one who lost your job, call back your employer, talk to the HR person, and find out if there are any benefits that are coming to you. They may provide health benefits. It may be possible that unused paid time off or vacation time can be translated into cash. You may deserve a severance pay. They may be providing career help, outplacement help. And there may be some other benefits that you didn't even know about until now.

Make a new budget

Make a new budget. If someone has lost their income, that calls for a new budget, and the best way to do that is to be a team as you always are. Sit down and look at your finances together. And make a budget that's going to work, try to work, I mean you may have to do this more than once. Make a budget that will work for the interim, for the period of time when one of you is unemployed.

Naturally, as in any budget, you will start with things that you want, and make a list. And things that you need, and make a list. For instance, we all need to pay the rent, or the mortgage. We need food on the table, we need gas in the car, et cetera. Those will certainly take precedence over things that

we want. Like a new dress, or new shutters for the house. Try to compromise. And also don't miss out on checking online, to see if you're eligible for financial assistance.

Start your search

Apply for some new jobs. And consider taking some temporary jobs, you know, maybe putting a few jobs together may help you, maybe that's not what you like to do, maybe you like to work one job. But for the time being, and please try to see this as a temporary situation. Maybe putting a few jobs together would be helpful.

You can also join organizations where you'll meet other people. That's helps with networking. You can feel and be productive. And even learn some new skills, and you may find something new that you would like to do.

Network

Network, this is so important, everybody knows somebody. So get in touch with people that you know, and that can include people from old jobs, old social groups, current social groups. Your yoga or Pilates class, or your running club, or whatever. Anyone you know from business, from your faith community, from any of the schools you've gone to. Anyone who you think might be a lead is someone with whom you can network.

And of course you can't do this all in one day. But you can reach out to people. And I suggest doing it personally if you can, by a phone call, or something like that while we're all socially distancing. Or an email. And, networking really is, has always been, I will say, since classified ads went their way many years ago, networking is really the way people tend to find new jobs, so, yeah, so, look in your garden of contacts and see who might be blooming right now, or maybe there's a business, your business may have gone under, for whatever reason, but maybe there's a new business, I just heard about somebody who made a fortune, going into a business where they're making masks. So, maybe you can network, and maybe you can find somebody who's doing something that really speaks to the times. And it can get you going again, or at least for the time being.

Make time for you

Finally, make time for you. With all of this serious business going on and trying to get your feet back on the ground financially, don't forget, that you still need your feet on the ground for your family, and your loved ones. You still need to have time to have fun. You need to get enough sleep. Nobody does better with less sleep. You need to exercise, because exercise keeps you strong, it keeps you strong mentally, too. You need to eat good meals, regularly. And you need to connect with positive people.

Resources

Let's talk about some resources. Here are some government sites, that might be helpful to you. Number one is [Career One Stop](#). Which you can access, all of these you can access online, it has a ton of resources for you, to help you with job loss and career search, and what to do and how you apply for unemployment and how to get other benefits.

Similarly, the US Department of Labor, has two sites you'll want to check out. [dol.gov](#), Department of Labor .gov. And [ebsa.gov](#). Check them both out.

And finally, if you do need health coverage, and I surely suggest that you not go without health coverage during these COVID times, go to [healthcare.gov](#), and check that out too.

When it's time to seek help

And last but not least, I do want to say that sometimes it becomes overwhelming. And don't be embarrassed or ashamed if it becomes overwhelming and you really need to get some outside expert help. If you find that your job loss is really having an impact on your marriage, or your ability to be with your kids. Or if you're getting destructive, if you're drinking a lot or misusing substances, or drugs.

Generally, if your life or your household is becoming unmanageable, and you can trace it, or at least some of it to your job loss, please do reach out to get professional help, there are many counselors and career counselors, who are doing televideo, and so forth, you can look online, you can use some of those resources, that I spoke about before like Career One Stop, to find out where you can get help.

I want to end with this slide, and this quote. "The sun never quits shining, sometimes clouds just get in the way." And I would say we've got a lotta clouds overhead right now, even on the sunniest day, we've got some clouds and it's called COVID-19, and everything it has brought with it. So, please be patient with yourself, be patient with your loved ones. And please do the best you can without making yourself very unhappy. Please try to cope with job loss. And to do the best you can. Thank you very, very much for attending, and I do hope that you got some new ideas today, and maybe some inspiration. Good luck to you.

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